REFERENCES

1. Accenture (2015), “Digital Banking: Stretch Your Boundaries Toward the Everyday Bank”, Accenture Technology Vision for Banking 2015.
2. Adewoye (Jun 2013), “Impact of Mobile Banking on Service Delivery in the Nigerian Commercial Banks”, International Review of Management and Business Research. Volume 2, Issue 2, pp 333 – 344. ISSN: 2306-9007.
3. Mohamed Mostafa Abd Allah (Mar 2011), “Strengths and Weaknesses of Near Field Communication (NFC) Technology”, Global Journal of Computer Science and Technology. Volume 11, Issue 3. ISSN (o) 0975-4172 (p) 0975-4350.
4. A. Allyson et.al, “Mobile Devices using NFC in payment applications”, International Journal of innovative Research in Technology & Science. Volume 3, Issue 1, pp 32- 36. ISSN 2321 – 1156.
5. Muthukrishnan B et.al (Dec 2013), “Effectiveness of e-banking service quality towards customer satisfaction”, International Journal of Logistics & Supply Chain Management Perspectives, Volume 2, Issue 4, pp 492 – 495. ISSN (p) 2319 – 9032 ; ISSN (o) 2319 – 9040.
6. S.K.Baral (Sep 2012), “Redefining e-banking from bankers’ perspective”, Arth Prabandh: A journal of Economics and Management. Volume 1, Issue 6, pp 107 – 119. ISSN 2278 – 0629
7. Cognizant (Aug 2014), “Retail Banking: Delivering a meaningful Digital Customer Experience”, Cognizant Report.
8. Cognizant (2015), “Going Digital: What Banking Leaders Need to Know”, Cognizant Report.
9. Cognizant (2015), “Digital Banking: Enhancing Customer Experience; Generating Long-Tem Loyalty”, Cognizant Report.
10. Cognizant (2015), “For Effective Digital Banking Channels, Put Customers First”, Cognizant Report.
11. Cognizant (2015), “Digital Banking: Time to Rebuild Your Organisation”, Cognizant Report.
12. Pricewaterhouse Coopers (Apr 2015), “Banks taking a quantum leap through digital”, 9th CII Banking Tech Summit, Confederation of Indian Industry.

13. Anju Dagar (Oct 2014), “Online Banking: Benefits and Related Issues”, International Journal of Commerce, Business and Management. Volume 3, Issue 5, pp 715 – 719. ISSN 2319 – 2828.
14. Asawari Dudwadkar et.al (Oct 2013), “Near Field Communication in Mobile Phones”, International Journal of Engineering and Advanced Technology. Volume 3, Issue 1, pp 309 – 313. ISSN: 2249 – 895.
15. K.T.Geetha et.al, “Acceptance of e-banking among customers (An empirical investigation in India)”, Journal of Management and Science. Volume 2, Issue 1, pp 1 – 9. ISSN 2249-1260/ EISSN 2250-1819.
16. G.Gopichand et.al (Apr 2013), “Near Field Communication and its applications in various fields”, International Journal of Engineering Trends and Technology. Volume 4, Issue 4, pp 1305 – 1309. ISSN 2231 – 5381.
17. Vishal Goyal et.al (Jun 2012), “Mobile Banking in India: Practices, Challenges and Security Issues”, International Journal of Advanced Trends in Computer Science and Engineering. Volume 1, Issue 2. ISSN 2278-3091.
18. Dr. Vinod Kumar Gupta et.al (Jan 2013), “Mobile Banking Services as Adoption and Challenges: A case of M-Banking in India (Positive and Negative Impacts, Mobile Growth in India, Adoption Models and Mobile Technology)”, International Journal of Scientific and Research Publications. Volume 3, Issue 1, pp 1 – 6. ISSN 2250 – 3153.
19. Pouria Jahanbakshian (Mar 2013), “Internet Marketing: Path-to-Profitability in the Banking Industry”, International Journal of Research in Management. Volume 2, Issue 3, pp 120 – 132. ISSN 2249 – 5908.
20. Shilpi Khandelwal (Sep – Dec 2012), “E-Banking Innovations: Trends in India”, International Journal of Management. Volume 3, Issue 3, pp 200 – 215. ISSN (o) 0976 – 6375 (p) 0976 – 6367.
21. Huei Lee et.al (Nov 2013), “An Investigation of Features and Security in Mobile Banking Strategy”, Journal of International Technology and Information Management. Volume 22, Issue 4, pp 23 – 45. ISSN(p) 1543 -5962 (o) 1941 – 6679.
22. Sunil Kumar Mishra et.al (2013), “Mobile Banking: Adoption and Benefits towards Customer Service”, Special Issue of International Journal of Advances Computer Theory and Engineering. Volume 2, Issue 1, pp 78 – 83. ISSN (p) 2319 – 2526.

23. Jaideep Murkute et.al (Apr 2013), “Online Banking Authentication System using QR Code and Mobile OTP”, International Journal of Engineering Research and Applications. Volume 3, Issue 2, pp 1810 – 1815. ISSN 2248 – 9622.
24. A Sankara Narayanan (Jul 2012), “QR Codes and Security Solutions”, International Journal of Computer Science and Telecommunications. Volume 3, Issue 7, pp 69 – 72. ISSN 2047 – 3338.
25. Nitin Nayak et.al (Mar 2014), “Study of Adoption Behaviour of Mobile Banking Services by Indian Consumers”, International Journal of Research in Engineering & Technology. Volume 2, Issue 3, pp 209 – 221. ISSN(o): 2321-8843; ISSN(p): 2347-4599.
26. Ian Ndlovu et.al (2013), “Benefits and Risks of e-banking: Case of Commercial Banking in Zimbabwe”, The International Journal of Engineering and Science. Volume 2, Issue 4, pp 34 – 40. ISSN (p) 2319-1805; ISSN(e) 2319 – 1813.
27. Rangsan Nochai et.al (2013), “The Impact of Internet Banking Service on Customer Satisfaction in Thailand: A Case Study in Bangkok”, International Journal of Humanities and Management Sciences. Volume 1, Issue 1, pp 101 – 105. ISSN(o) 2320 – 4044.
28. Dr. Sanjeev Padashetty et.al (Jan 2013), “An Empirical Study on Consumer Adoption of Mobile Payments in Bangalore City – A Case Study”, Researchers World – Journal of Arts, Science & Commerce. Volume 4, Issue 1, pp 83 – 94. ISSN (o) 2229 – 4686 (p) 2231 – 4172.
29. K.Preethi et.al (Apr 2012), “Contactless Communication through Near Field Communication”, International Journal of Advanced Research in Computer Science and Software Engineering. Volume 2, Issue 4, pp 158 – 163. ISSN 2277 128X.
30. Gurmeet Singh Saini (March 2014), “Mobile Banking in India: Issues and Challenges”, Sai Om Journal of Commerce and Management. Volume 1, Issue 3, pp- 30 – 37. ISSN-2347-7571.
31. Sonawane Shamal et.al (Mar 2014), “Secure Authentication for Online Banking Using QR Code”, International Journal of Emerging Technology and Advanced Engineering. Volume 4, Issue 3, pp 778 – 781. ISSN 2250 – 2459.

32. Rifat O.Shannak (March 2013), “Key issues in E-Banking Strengths and weaknesses: The case of two Jordanian Banks”, European Scientific Journal. Volume 9, Issues 7, pp 239 – 263. e-ISSN 1857-7431.
33. Dr. Kanhaiya Singh et.al (2011), “Technological Innovation in Indian Banking Sector – Use of IT Products”, International Journal of Management and Strategy. Volume 2, Issue 2. ISSN 2231 – 0703.
34. Dr. Rajendrasingh Waghela et.al (Nov 2014), “Service Marketing Quality and Problems in Public Sector and Private Sector Banks of Indore city”, Abhinav National Monthly Refereed Journal of Research in Commerce and Management. Volume 3, Issue 11, pp 40 – 48. ISSN (o) 2277 – 1166.
35. Dr. S.M.Tariq Zafar (Nov 2012), “A Study on Universal Banking and its impact on Indian Financial Market”, Journal of Business Management & Social Sciences Research. Volume 1, Issue 2, pp 81 – 91. ISSN 2319- 5614.